

Certificate Number: 14912-CAC-DE-037953175

Bankruptcy Case Number: 23-15162



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 19, 2023, at 12:25 o'clock AM EST, Joseph Vargas completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: November 19, 2023 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor